

<b>Information to identify the case:</b>			
Debtor 1	James A. Bageant Sr.		
First Name	Middle Name	Last Name	
Debtor 2	<b>Helen A. Bageant</b>		
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: <b>18-22299-CMB</b>			

## Order of Discharge

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

James A. Bageant Sr.

Helen A. Bageant

3/14/23

**By the court:** Carlota M Bohm  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
James A. Bageant, Sr.  
Helen A. Bageant  
Debtors

Case No. 18-22299-CMB  
Chapter 13

District/off: 0315-2  
Date Rcvd: Mar 14, 2023

User: auto  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 34

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

## CERTIFICATE OF NOTICE

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 16, 2023:**

Recip ID	Recipient Name and Address
db/jdb	+ James A. Bageant, Sr., Helen A. Bageant, 1136 Mt. Pleasant Rd., Scottdale, PA 15683-2420
14859822	Collection Professionals, Inc., PO Box 416, La Salle, IL 61301-0416
14859828	+ Highlands Hospital, 401 East Murphy Avenue, Connellsville, PA 15425-2700
14859830	Huntington Bank, 5655 Cleveland Avenue, Columbus, OH 43231
14884898	+ Illinois Valley Radiology, c/o Collection Professionals Inc., PO Box 416, LaSalle, IL 61301-0416
14859831	Illinois Valley Radiology PC, PO Box 645572, Pittsburgh, PA 15264-5253
14859834	PNC Bank, PO Box 6534, Carol Stream, IL 60197-6534
14859838	+ Vonage Phone, 700 Nestle Way, Suite 200, Breinigsville, PA 18031-1522
14859840	+ Westmoreland Co. Court of Common Pleas, 2 N Main St, Greensburg, PA 15601-2481

TOTAL: 9

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Mar 15 2023 03:52:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RSVVCBICNOTICE1@state.pa.us	Mar 15 2023 00:07:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Mar 15 2023 03:52:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RSVVCBICNOTICE1@state.pa.us	Mar 15 2023 00:07:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: PRA.COM	Mar 15 2023 03:52:00	PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067
14859821	EDI: CAPITALONE.COM	Mar 15 2023 03:52:00	Capital One, PO Box 71087, Charlotte, NC 28272-1087
14889477	EDI: CAPITALONE.COM	Mar 15 2023 03:52:00	Capital One, N.A., PO Box 71083, Charlotte, NC 28272-1083
14859823	EDI: WFNNB.COM	Mar 15 2023 03:52:00	Comenity/Blair, PO Box 659707, San Antonio, TX 78265-9707
14859824	EDI: WFNNB.COM	Mar 15 2023 03:52:00	Comenity/Chadwicks, PO Box 659728, San Antonio, TX 78265-9728
14859825	EDI: WFNNB.COM	Mar 15 2023 03:52:00	Comenity/HSN, PO Box 659707, San Antonio, TX 78265-9707
14859826	EDI: WFNNB.COM	Mar 15 2023 03:52:00	Comenity/Jessica London, PO Box 659728, San

District/off: 0315-2

User: auto

Page 2 of 3

Date Rcvd: Mar 14, 2023

Form ID: 3180W

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14859827	EDI: CITICORP.COM	Mar 15 2023 03:52:00	Antonio, TX 78265-9728
14872802	EDI: AGFINANCE.COM	Mar 15 2023 03:52:00	Ford Service Card, P.O. Box 9001006, Louisville, KY 40290-1006
14859832	EDI: AGFINANCE.COM	Mar 15 2023 03:52:00	ONEMAIN, P.O. BOX 3251, EVANSVILLE, IN 47731-3251
14894809	Email/Text: Bankruptcy.Notices@pnc.com	Mar 15 2023 00:06:00	One Main, PO Box 742536, Cincinnati, OH 45274-2536
15004739	EDI: PRA.COM	Mar 15 2023 03:52:00	PNC Bank, N.A., Attention: Bankruptcy Department, 3232 Newmark Drive, Miamisburg, OH 45342
14860483	+ EDI: RECOVERYCORP.COM	Mar 15 2023 03:52:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
14859833	EDI: RMSC.COM	Mar 15 2023 03:52:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14859835	EDI: RMSC.COM	Mar 15 2023 03:52:00	Paypal Credit, PO Box 105658, Atlanta, GA 30348-5658
14894348	EDI: Q3G.COM	Mar 15 2023 03:52:00	QVC/Synchrony Bank, PO Box 530905, Atlanta, GA 30353-0905
14894349	EDI: Q3G.COM	Mar 15 2023 03:52:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
14898636	+ Email/Text: bncmail@w-legal.com	Mar 15 2023 00:07:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
14859836	EDI: CITICORP.COM	Mar 15 2023 03:52:00	SYNCHRONY BANK, c/o Weinstein & Riley, PS, 2001 Western Ave., Ste 400, Seattle, WA 98121-3132
14859837	EDI: CITICORP.COM	Mar 15 2023 03:52:00	Sears Credit Card, PO Box 9001055, Louisville, KY 40290-1055
14871902	+ Email/Text: bankruptcy@huntington.com	Mar 15 2023 00:07:00	Sunoco/ Cibank SD, NA, P.O. Box 6497, CitiBank Credit Dispute Unit, Sioux Falls, SD 57117-6497
14859839	EDI: RMSC.COM	Mar 15 2023 03:52:00	The Huntington National Bank, P O Box 89424, Cleveland OH 44101-6424
14895986	Email/PDF: bncnotices@becket-lee.com	Mar 15 2023 00:09:23	Walmart Master Card, PO Box 960024, Orlando, FL 32896-0024
			eCAST Settlement Corporation, PO Box 29262, New York NY 10087-9262

TOTAL: 27

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		PNC Bank, N.A.
cr		PNC Bank, National Association
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14859829	*+	Highlands Hospital, 401 East Murphy Avenue, Connellsville, PA 15425-2700

TOTAL: 2 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities

District/off: 0315-2

User: auto

Page 3 of 3

Date Recd: Mar 14, 2023

Form ID: 3180W

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**in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 16, 2023

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 14, 2023 at the address(es) listed below:**

**Name** **Email Address**

Abagale E. Steidl

on behalf of Joint Debtor Helen A. Bageant asteidl@steidl-steinberg.com  
julie.steidl@steidl-steinberg.com;abby.steidl@me.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com

Abagale E. Steidl

on behalf of Debtor James A. Bageant Sr. asteidl@steidl-steinberg.com,  
julie.steidl@steidl-steinberg.com;abby.steidl@me.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com

Brian Nicholas

on behalf of Creditor PNC Bank National Association bnicholas@kmllawgroup.com

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmeclf@chapter13trusteewdpa.com

Thomas Song

on behalf of Creditor PNC Bank N.A. pawb@fedphe.com

Thomas Song

on behalf of Creditor PNC Bank National Association pawb@fedphe.com

**TOTAL: 7**